

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

EDWARD PETERSON  
ZEPHER R. STROUD  
Debtor(s)

Case No. 15-21980GLT

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/31/2015.
- 2) The plan was confirmed on 01/21/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 03/15/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/24/2016.
- 5) The case was dismissed on 11/18/2016.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 20.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,000.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$6,253.96
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$6,253.96**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,644.91
Court Costs	\$310.00
Trustee Expenses & Compensation	\$244.89
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,199.80**

Attorney fees paid and disclosed by debtor: \$1,200.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICREDIT FINANCIAL SVCS INC	Unsecured	0.00	1,522.60	1,522.60	0.00	0.00
AMERICREDIT FINANCIAL SVCS INC	Secured	13,000.00	13,000.00	13,000.00	1,508.35	1,277.02
CITIZENS FINANCIAL GROUP	Unsecured	743.00	NA	NA	0.00	0.00
COMCAST*++	Unsecured	129.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	1,272.00	1,413.02	1,413.02	0.00	0.00
ECMC(*)	Unsecured	NA	3,021.90	3,021.90	0.00	0.00
FASHION BUG	Unsecured	360.00	NA	NA	0.00	0.00
FINANCIAL CLAIMS	Unsecured	13,401.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	706.94	706.94	0.00	0.00
MARK ONE FINANCIAL*	Unsecured	7,321.00	7,320.97	7,320.97	0.00	0.00
PENN HILLS MUNICIPALITY (EIT)**	Priority	500.00	2,191.97	2,191.97	0.00	0.00
PENN HILLS SD (PENN HILLS) (EIT)**	Priority	500.00	959.74	959.74	0.00	0.00
PENN HILLS SEWAGE(*)	Unsecured	317.00	NA	NA	0.00	0.00
PENN HILLS YMCA	Unsecured	465.00	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	574.00	1,932.60	1,932.60	0.00	0.00
PHFA(*)	Secured	4,582.00	3,772.45	3,772.45	0.00	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	NA	8,399.53	8,399.53	0.00	0.00
REGIONAL ACCEPTANCE CORP	Unsecured	NA	9,607.44	9,607.44	0.00	0.00
SPRINT CORP(*)	Unsecured	NA	513.59	513.59	0.00	0.00
VERIZON	Unsecured	58.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	0.00	0.00	1,242.49	1,242.49	0.00
WELLS FARGO BANK NA	Secured	0.00	0.00	0.00	26.30	0.00
WELLS FARGO BANK NA	Secured	0.00	15,382.36	0.00	0.00	0.00
WELLS FARGO BANK NA	Secured	44,000.00	44,896.19	0.00	0.00	0.00
WILKINSBURG-PENN JT WATER AUT	Unsecured	607.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$5,014.94	\$1,268.79	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$13,000.00	\$1,508.35	\$1,277.02
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$18,014.94</b>	<b>\$2,777.14</b>	<b>\$1,277.02</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,151.71	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$3,151.71</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$34,438.59</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>			
Expenses of Administration		<u>\$2,199.80</u>	
Disbursements to Creditors		<u>\$4,054.16</u>	
<b>TOTAL DISBURSEMENTS :</b>			<b><u>\$6,253.96</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/17/2017

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.